



## Financial Software Frequently Asked Questions

### Open Financial Exchange (OFX) FAQs

#### 1. What is OFX?

Open Financial Exchange (OFX) is the new industry standard for electronic transfer of financial data between financial institutions (FIs), businesses, and consumers via the Internet. OFX streamlines how financial information is delivered from a financial institution directly to the customer at their computer.

#### 2. What versions of Microsoft Money, Quicken or QuickBooks are supported by OFX?

Microsoft Money 2002-2005, Quicken 2003-2005 for Windows and Macintosh and QuickBooks 2002-2004.

#### 3. Is my version of Microsoft Money and Intuit Quicken or QuickBooks equipped with OFX technology?

If you are using Microsoft Money 98 or 99 your software is equipped with OFX technology, but has been downloading using the Open Financial Connectivity (OFC) protocol. Therefore, you will need to convert from OFC to OFX. As of this date Fremont Bank will not support OFC downloads. Microsoft Money 97 cannot be upgraded to use OFX technology. Therefore anyone using MS Money 97 will have to upgrade to MS a more recent version before you can proceed.

If you are using Intuit Quicken 2003-2005 or QuickBooks 2002-2004, you have the OFX technology needed.

#### 4. Where can I find more information on OFX?

For more information on OFX, please visit the official web site: <http://www.ofx.net/ofx/default.asp>.

### Microsoft Money FAQs

#### 1. What do I need to begin?

- Any 2002+ version of MS Money.
- Internet connection.

#### 2. How do I set up Microsoft Money to work with Fremont Bank OFX Server?

Once you've installed the software, you'll have access to multi-media product tours and tutorials. Easy step-by-step instructions and extensive help options will get you headed towards your financial goals faster than you ever imagined.

#### 3. What should I enter for my User ID and Password?

You are required to use your existing Personal Online Banking account Access ID and Password.

#### 4. Can I use the software I already have?

Yes, as long as you are running any Microsoft Money 2002 or higher version.

### **5. What benefits will I receive by using Microsoft Money with Fremont Bank OFX Server?**

Used together, Money and Fremont Bank's OFX Server can help you conveniently track your expenses, budget your money and keep your finances updated. Using Money, you can download transactions, update account balances, and otherwise manage your bank accounts directly from Fremont Bank.

### **6. Fremont Bank does not appear within the list of financial institution in Microsoft Money?**

You may need to update your version of Money's list of financial institutions. If you are using Microsoft Money 2002-2005, follow the instructions below:

1. Create/open a new Money file.
2. Click Next at the Thank you for using Microsoft Money screen.
3. The Describe your Internet connection screen should appear next.
4. On this screen, click on the link Click here to update to the latest list of banks offering online services.

You may need to exit and then restart Microsoft Money for the changes to take effect.

### **7. When I download my transactions, will my transactions be double-posted?**

If you are using the recommended Money 2002 or higher, you will be prompted before the program will duplicate a transaction entry.

### **8. Why do I get the message, "Account history is not available. Please contact your financial institution for details"?**

If you are using the All New Transactions option when downloading, this message means that there are no new transactions to be downloaded. If you would like to download certain transactions a second time, use the Transactions Between option instead, and specify the date range for the data you would like to download.

### **9. How many days worth of data is available for me to download?**

All transactions listed for the last 45 days can be downloaded, as long as they appear in the account history screen.

### **10. When I try to log on to Fremont Bank, Microsoft Money gives this message: "The connection has timed out because the Internet, banking or brokerage server you are trying to contact is busy. Please try your call again later". What do I do?**

This and other similar "time-out" or "server busy" error messages commonly occur when Fremont Bank's web server is experiencing a higher than normal internet call volume. Try waiting 5-30 minutes and then try your account again.

If you continue to experience this error, try connecting at a different time of day. If you have not recently installed new software or hardware, but continue to experience this error, please contact Fremont Bank at [onlinebanking@fremontbank.com](mailto:onlinebanking@fremontbank.com) or call (866) 222-6304.

If there is no problem on bank's side or you have recently installed new software or a new modem, you may need to contact your Internet service provider for troubleshooting steps.

### **11. How can I contact Microsoft for more technical support on their product?**

For more in-depth support help with Microsoft Money go to <http://www.microsoft.com/money/support>.

## Intuit Quicken and QuickBooks FAQs

### 1. What do I need to begin?

- Quicken 2003-2005 for Windows or Macintosh or QuickBooks 2002-2004.
- Internet connection.

### 2. How do I set up Quicken or QuickBooks to work with Fremont Bank's OFX Server?

Once you've installed the software, you will have access to multi-media product tours and tutorials. Easy step-by-step instructions and extensive help options will start you on your way to reaching your financial goals faster than you ever imagined.

### 3. What should I enter for my User ID and Password?

You are required to use your existing Personal Online Banking account Access ID and Password.

### 4. Can I use the software I already have?

You must be running Quicken 2003-2005 or QuickBooks 2002-2004.

### 5. What benefits will I receive by using Quicken or QuickBooks with Fremont Bank's OFX Server?

Used together, Quicken or QuickBooks and Fremont Bank's OFX Server can help you conveniently track your expenses, budget your money, and keep your finances updated. Using Quicken or QuickBooks, you can download transactions, update account balances, and otherwise manage your bank accounts directly from Fremont Bank. The OFX Server also allows you to exchange mail messages with Fremont Bank through Quicken or QuickBooks.

### 6. Fremont Bank does not appear within the list of financial institutions in Quicken? How do I setup my accounts?

You may need to update your Quicken program. If you are using Quicken 2004 for Windows, follow the below instructions:

1. From the Quicken/QuickBooks Online menu, choose One Step Update.
2. Clear all of the checkboxes in the One Step Update window, and then click Update Now.
3. Click Done in the Online Update Summary window.
4. Create the account or enable the account for online services by going to <http://www.intuit.com/support/quicken/2004/win/5023.html>.
5. Fremont Bank should now appear in the list.

If you are using Quicken 2004 for Macintosh, follow the instruction below:

1. From the Quicken Online Menu, choose Financial Institutions.
2. Click the Update List button.

You may need to exit and then restart Quicken for the changes to take effect.

### 7. When I download my transactions, will they be double-posted?

If you are using Quicken 2003-2005 or QuickBooks 2002-2004, you will be prompted before the program will duplicate a transaction entry. A good rule of thumb when downloading is to use the date range to control the amount of data you download and minimize the possibility of duplicating transaction history.

### 8. Why do I get the message, "Account history is not available. Please contact your financial institution for details"?

If you are using the All New Transactions option when downloading, this message means that there are

no new transactions to be downloaded. If you would like to download certain transactions a second time, use the Transactions Between option instead and specify the date range for the data you would like to download.

### **9. How many days worth of data is available for me to download?**

You can download all transactions from the last 45 days, as long as they appear in the account history screen.

### **10. When I try to log on to Fremont Bank, Quicken or QuickBooks gives me the message: "Quicken could not establish an Internet connection. The next time you go online for this financial institution, Quicken will attempt to re-send your original request. Please check your internet connection setup and try again. [OL-298-A]". What do I do?**

This and other similar "time-out" or "server busy" error messages commonly occur when Fremont Bank's web server is experiencing a higher than normal call volume. Try waiting 5-30 minutes and then try your account again.

If you continue to experience this error, try connecting at a different time of day. If you have not recently installed new software or hardware, but continue to experience this error, please contact Fremont Bank at [onlinebanking@fremontbank.com](mailto:onlinebanking@fremontbank.com) or call (866) 222-6304.

If there is no problem on bank's side or you have recently installed new software or a new modem, you may need to contact your Internet service provider for troubleshooting steps.

### **11. Why am I getting below error messages when I try to connect to Fremont Bank?**

- Error Message: OL-202, 248, 248-A, 249, 249-A or 297  
A certificate file within your software may have expired. Updating your software should re-establish your service.
- Error message: Your last online connection was not completed...  
This is generally a "time-out" problem. Trying again at a later time will often resolve this problem.
- Error message: Invalid PIN: (OL-59, OL-61) /You must change PIN: (OL-9, OL-57, OL-67)  
This problem may be caused by either entering an incorrect User ID/PIN. Also, please make sure that Caps Lock is not activated on your keyboard.

### **12. How can I contact Quicken or QuickBooks for more support?**

For more in-depth support help with Quicken go to <http://www.intuit.com/support/quicken> or for QuickBooks go to <http://quickbooks.com/support>.

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## **Transfer FAQs**

### **1. Can I transfer funds between my bank accounts using Microsoft Money, Quicken, or QuickBooks and OFX Server?**

Yes, you can transfer funds to and from your Fremont Bank accounts.

### **2. Is there any charge for transferring funds between my Fremont Bank accounts?**

No. There will be no charge for transferring funds between your Fremont Bank accounts.

### **3. Which accounts can I transfer funds between?**

You can transfer funds between Checking, Savings, and Money Market accounts using Money, Quicken or QuickBooks.

**4. Why can I make transfer to and from my Line of Credit account?**

You can make transfers to/from a Line of Credit account through Fremont Bank's Personal Online Banking site. However, funds transferred through Money, Quicken, QuickBooks can only be transferred between Checking, Savings, and Money Market accounts.

**5. When will a transfer take place?**

The transfer will occur at the end of the business and will appear on the next business day in Money, Quicken, and QuickBooks.

Limitations: We reserve the right to limit the frequency and dollar amount of transfers and payments for security reasons. Payments and transfers from Savings Accounts and Money Market Checking Accounts are limited by law and your deposit agreement with us. You may only make up to six withdrawals and/or transfers each month by check, pre-authorized or automatic transfer, draft, or telephone. Only three of these six transactions may be made by check, draft, debit card or similar order to third parties. If you exceed these transaction limits, we may reclassify your account as a checking account and we may assess a \$5 charge for each transfer during a statement period that exceeds the limit established for the account. Generally, bill payments and transfers are limited to \$10,000 per single transaction and \$20,000 total daily limit for all transactions.

**6. Can I schedule future transfers using Microsoft Money, Quicken, or QuickBooks?**

Yes. You can schedule transfers for future date.

**7. If I choose to change or cancel a scheduled transfer, when is the latest I can do this?**

You will not be able to change or cancel immediate transfers that have been processed in Money, Quicken, and QuickBooks. However scheduled transfers can be canceled anytime before the scheduled date of the transfer.